



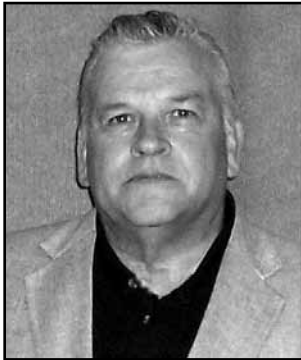
# UNITY

THRU STRENGTH AND PURPOSE



*Quarterly Voice of the Retired Detroit Police and Fire Fighters*

*Volume 121, Spring, 2015*



## PRESIDENT

*Don Taylor*

As we continue to work through implementation of the Bankruptcy Plan of Adjustment (POA) our focus is to maximize the benefits to our retirees. We are involved in a number of issues at all levels in our attempt to improve our benefits and limit the negative effect of the Bankruptcy.

The Bankruptcy agreement required an election for 2 Retired Pension Board Trustees, these elections have been held and results are as follows:

Greg Trozak elected as the Police Retiree Pension Board Trustee

John Tucker elected as the Fire Retiree Pension Board Trustee

The responsibility of enforcement and implementation of the Detroit Bankruptcy Plan of Adjustment (POA) has been assigned to Bankruptcy Judge Thomas Tucker. He has scheduled a number of hearings to address any remaining open issues. The RDPFFA filed a motion to enforce the POA and require the City of Detroit to comply with a clause in our Term Sheet requiring the City to ensure that if, any other group received a benefit affecting Class 10 or 12 which was more advantageous to retirees then the language contained in our Term Sheet, we were entitled to receive the same benefit.

Our Language under section 8 of our Term Sheet: "Police and Firefighter retirees are entitled to the ben-

efits of any other agreement entered into by the City of Detroit that covers such retired police and firefighters and which is more advantageous to them than the terms of this agreement as it relates to Classes 10 (PFRS Pensions) and 12 (OPEB/Healthcare)."

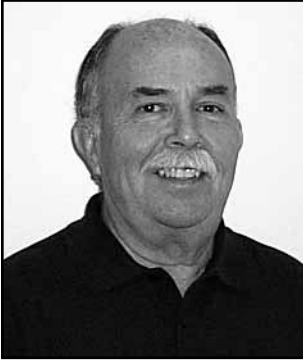
As part of the Bankruptcy, the City of Detroit entered into an agreement with the Detroit Fire Fighters Association, which is for totally disabled Fire Fighters (including current members of Class 12), The City will pay \$140,000 annually each year for the next 5 years to assist with medical expenses. We filed a motion that totally disabled police are entitled to the same benefit. The motion was heard by Judge Tucker on May 6th and he indicated he would give his decision within 30 days. (As I prepare this article we have not received his decision).

## Legislative Efforts

On the State level, we are working on two pieces of Legislation. The first, which is being sponsored by Senator Ken Horn, would amend the current State Pension Tax Policy which assesses State Pension Tax based on age groups. Those born after 1952 and are between 62 and 66 years of age receive only a \$15,000 deduction for a single or joint return. We are attempting to amend the language to have those born after 1952 placed in and treated same as those born between 1946 and 1952. This would increase their deduction from the \$15,000 to \$35,000 for single and \$55,000 for joint returns.

The second State Issue is in regards to the Voluntary Employee Beneficiary Association, commonly referred to as "VEBA". Under the current Trust Agreement VEBA Trustees are to receive a monthly stipend of \$1000. There is no requirement for attending meetings, and no language for removal of Trustees. In checking the operation of other VEBAs, normally they

*(continued on page 4)*



## VICE PRESIDENT

*Gregory Trozak*

I would like to begin by thanking everyone who voted for me and gave me the opportunity to serve as your pension representative on the Police & Fire Pension Board. My votes and decisions will be based on what is best for the system and most of all the retirees and beneficiaries of the pension system.

Since taking the seat there have only been a few meetings scheduled and just sitting in on those meetings it is evident that things have changed since I sat on the sidelines and observed as a visitor. Gone are the days of long lines of so called investors lining up at the door looking for ten or twenty million because they have the sure way of making the system mone. Many of those investments involved the past administration or influencing votes from past trustees. Today the meetings are strictly business and making sure the investments that remain will continue to perform. The system continues

to pursue legal action in an attempt to recover the money lost from those past investments. The pension system is presently funded at 3.2 billion dollars and the gains continue with today's markets.

This brings us to the restitution of benefits that is a concern of those that saw a cost of living reduction in March of this year. As of this writing nothing has been decided. This is due to the change in the way the pension system is funded. The active employees have a new hybrid type pension and the latest actuarial report from June 30, 2014 shows the system prior to bankruptcy when this was not in place. The actuarial firm is in the process of getting a report with updated numbers that should show the gains the system has made including the present day numbers. This report should be available late June or early July. This report should show whether some sort of restitution will be sustainable.

Those that do see a cost of living adjustment annually will see a little over 1% increase on the August check which should return the amount of the pension checks back to what they were prior to March.

Those members under the "Old Plan" should see an increase in their pension next year in July, 2016. This is the time frame for the actives to get the pay raises they are scheduled to receive from their new contracts. We know that it has been a long time since "Old Plan" members have seen any increase, so there is a small light at the end of the tunnel. I will continue to keep everyone updated as more information become available.

I did mention above about the old administration and trustees, well those that were convicted in Federal Court have had their sentencing postponed again until the end of July and early August. Stay tuned, it should be interesting.

Now I would like to get into VEBA. This continues to be a work in progress and I'm sure will continue to cause concern through this year. One thing to remember

*(continued on page 6)*

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Monday - Friday 9:00 a.m till 3:00 p.m.



### OFFICERS

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Vice President

**Gregory Trozak**

Secretary/Treasurer

**Allan Grant**

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Al Grant

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Ken Gidner - Administrator

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### WEB SITE

www.rdpffa.com



## SECRETARY/ TREASURER

*Al Grant*

Thirty five years ago the Association, located at 3456 E. 12 mile Road, Warren, MI, published a "Newsletter" with the slogan "Voice of the Retired Police and Fire Fighters". The information provided was: The President Speaks, Chairman of the Board Reports, Our Secretary's Views, in addition to reports on Pension activities, Hospitalization updates and/or news, finishing up with Coming events, Legal notice(s) and an Editors comment. The paper always recognized supporters who contributed designating their donations to specific funds such as the Associations Building Fund or Political Action Committee while others were labeled as "Appreciation" donations as well as the numerous thank you and appreciation letters mailed to the office.

In May, 1993, the Association moved to a new location located at 5701 Chicago Road Suite A, in Warren, MI. The quarterly publication was renamed to its present name familiar to all as the "Unity". In January, 1994, Volume Five, "In Memoriam" was added recognizing Police and Fire personnel that passed in November and December of 1993. This acknowledgment continues to this day.

On April 1, 1996, the Association moved to its present location which is 2525 E. 14 Mile Road, Sterling Heights, MI. An "Open House" was celebrated on September 18 and 19, 1996. The facility was purchased and paid off within a few years thanks to generous donations from our members.

Earlier, I wrote about a "Newsletter" that was presented to the members. It was distributed four times a year from 1980 to 1992. In 1993, the expanded and newly named magazine known as the "Unity" was presented six times a year, one every other month starting in January. On October 21, 2009, the Retired Detroit Police and Fire Fighters Association Board of Directors decided to reduce the Unity's distribution to four times a year, January, April, July and October. It was also decided that if a supplemental newsletter would be

needed it could be prepared for distribution. Believing that the Association was able to provide the membership with the expected information, it was generally thought that the members would understand that this change was approved to reduce cost and save money.

The "Unity" will continue to be distributed quarterly but the magazine will not always arrive at the beginning of a quarter. To provide our members with the most up to date information, occasionally we will hold distribution waiting for pertinent information to be released. A slight inconvenience, although we believe a necessary one. As a result the magazine will be published and delivered in the winter, spring, fall and summer, the way it used to be, thirty five years ago, 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> quarterly publications

## AMERICAN LEGION Post 161

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## **PRESIDENT** *(continued from page 1)*

meet quarterly and I did not find any VEBAs in Michigan that provide any compensation (other than reimbursement of expenses) to any Beneficiary Trustees. There was an option agreed to in the Bankruptcy, under the agreement with the Syncora Group, which would have placed a requirement for Trustees to attend meetings in order to be compensated and capped the compensation at \$250.00 per meeting. This option required approval of the Trustees, which they did not agree to. Now any changes to compensation require 6 out of 7 of the Trustees to agree, which I believe is not likely to happen. State Representative Andrea LaFontaine has agreed to sponsor legislation that would cap compensation, require meeting participation, and cover removal language, for VEBAs established through a Federal Bankruptcy.

On the Federal level, first we are working with Congressman Mike Bishop and his staff, in an attempt to modify the language regarding Public Safety Officers and retirees under current tax law which allows for deduction of up to \$3000 in Healthcare premiums on Federal Tax only if the premiums are deducted from pension check.

Second we are also looking into amending a current a Federal Healthcare Tax Credit which would assist with Healthcare premiums.

Legislation is expensive and time consuming, but under the current situation we find ourselves in, there appears to be no other option to help get back some of our healthcare benefits which we loss through the Bankruptcy.

Again I must ask for your assistance in funding these efforts. Now that we are actively pursuing legislation, we need to replenish our PAC Fund. I ask those that can to donate to either the Legal Fund or the PAC Fund. We cannot use General fund money for the PAC, and without the resources we don't stand much of a chance of accomplishing our goals.

## **ASSOCIATION OFFICE MEDICAL EQUIPMENT!**

Our medical equipment has been depleted and there is a need for wheelchairs and walkers with wheels.

We ask that if you have borrowed any of our medical equipment and have no further need for the items, please return them to the office.

## **Welcome New Members!**

### **March 2015**

Guy, Tonya - Police  
Morrison, Katherine - Police  
Pate, Gulanza - Police  
Brent, Anthony - Fire  
Knight, Robert - Fire  
Majchrzak, Jeffrey - Fire  
Orzech, George - Fire

### **May 2015**

Edwards, Brenda - Police  
Edwards, Ive - Police  
Valgoi, Robert - Fire



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# UPCOMING SPECIAL EVENTS

## **A.P.B. Retirees Luncheon**

Third Monday of every month

For Information call: Joe Borri at (586) 791-5552

## **5th Precinct Oldtimers Luncheon**

Second Monday of every month at 11:00 A.M.

Big Boy's at Garfield and Hall Rd. (M-59)

## **11th Precinct Retirees Luncheon**

Second Wednesday of the month at 1:00 P.M.

Buddy's Pizza - 13 Mile Rd. and Van Dyke

## **Fire Fighters Breakfasts**

First Monday of the month at 9:00 A.M.

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

First Tuesday of the month at 9:30 A.M.

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

Third Tuesday of the month at 9:00 A.M.

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

First Thursday of the month at 10:00 A.M.

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I96

*Call the Association Office  
if you need additional information*

## **Detroit Police Department Retired Badges**

Silver – \$35.00 EA. \*  Gold – \$45.00 EA. \*

*Available to R.D.P.F.F.A. Members*

Contact Retired Detroit Police Officer George Toy at:

**(248) 572-4458**

*\*Add \$5.00 for Shipping & Handling. Allow 6-8 Week for Delivery*

# ASSOCIATION CALENDAR OF EVENTS\*

## **General Membership Meeting Schedule**

1ST THURSDAY AT 7 PM

## **EAST SIDE/AMERICAN POLISH CENTURY CLUB**

33204 Maple Lane - Sterling Heights, Michigan

Sept 3 • Nov 5

## **WESTSIDE/JOY MANOR BANQUET CENTER**

28999 Joy Road - Westland, Michigan

Oct 1 • Dec 3

## **West Side Silver Ladies\***

2nd Tuesday of the month at 1:00 P.M.

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

## **East Side Silver Ladies\***

1st Tuesday of the month

Meeting at Filippa's – Time: 2:00 P.M.

Mound North of M-59, Utica, MI

## **Police & Fire Club of Florida\***

Meet 1st Sunday of the month

“Oct thru April” at Hillsborough County Library

619 Vondenburg Dr. - Brandon, FL 33511

Doors open at 12:30 P.M. with coffee & donuts

## **Snowbirds Of Michigan\***

Meet 2nd Sunday of the month

May thru December

at “BJ's” Restaurant in Gaylord, MI

Social Hour 11:00 AM – Meeting at 1:00 PM

**\*Refer to columns for specifics or program changes**

**Articles for the Summer 2015  
Issue should be “submitted” by  
July 17, 2015**

## VICE PRESIDENT *(continued from page 2)*

for those that are on Medicare and have the City sponsored plan is that nothing will change this year. You will have the plan you choose with no changes for all of 2015. We are working with the carriers in an attempt to possibly continue with the plans presently offered. There is no guarantee that they will even offer any plans but we are asking. Should any changes happen everyone will be notified in plenty of time to make any changes that may be necessary.

For those pre-Medicare or non-Medicare eligible retirees you were all changed to a Health Reimbursement Account (HRA) effective April 1, 2015. The reason for the change is the Federal Government does not allow VEBA's to pay a stipend. You should have been notified by Flex Plan of the change and advised on how to set up your account. We understand that once the account has been set up the process works well. Yes, there are a few glitches that we are in the process of fixing, it just takes time and we ask that you bear with us while the process works out. The main problem that we have found is the data, the City should supply the companies that they hired, is unreliable and outdated. Once this is resolved it should help correct the problems that have surfaced.

The new HRA's should have begun being funded with the same amount minus a \$5.00 service charge that members received in stipend money. These accounts should be used to submit medical bills that were paid by the member for reimbursement. This process will also continue through this year. The VEBA Board is in the process of looking for a Third Party Administrator (TPA) who will handle all of the administrative duties beginning January 2016. Once the TPA is secured the plan is to have an open enrollment sometime in the fall for all members to make any changes that they may want or need to make. There will be more information on this coming in the next few months.

Once the VEBA is totally separated from the City of Detroit and all the data is received and verified the actuary firm will be able to present a report that will show the level of benefits that can be established for the future. The VEBA Board is also in the process of setting up a website that should help answer any questions, this should be set up in a few weeks and you will be notified.

We understand there are questions and concerns and as time moves on hopefully this will become an easier process. Should you require any assistance concerning benefits you can call Benefits Express @ (855) 224-6200. Questions concerning your HRA can be directed to Flex Plan @ (800) 669-3539. You can always call the office and we will attempt to help.

With summer approaching I would like to remind everyone of the Association's annual picnic and June General Meeting held in Frankenmuth. This year again the picnic will be held at Heritage Park located directly behind the Bavarian Inn on Monday June 22, 2015 beginning around noon. Naturally, lunch will be served by the staff of the Bavarian Inn and there will be refreshments, prizes and some great stories; some new, some old, but mostly old.

The June General Meeting will take place on Tuesday June 23, 2015 beginning with breakfast followed by the meeting. And I almost forgot the world famous hospital-ity room will be open on Sunday and Monday evening starting around 6:00pm. For anyone that has attended before you know that it is a great time and we all become very close friends by the time it is over.

So, if you are free those days or are planning on being in town those days, it is a great time with some old friends. There are still rooms available at the Bavarian Inn and you can reserve a room by calling (855) 652-7200 and mentioning our booking number #1214G2. For those that plan on driving in for the day all we ask is that you give the office a call and give us your name and number of people attending so we can get a count for meals. For those with reservations, it is not necessary to let us know. We get the list from the Bavarian Inn.

There are two more Association sponsored events I would like to remind everyone about. The first is the annual golf outing scheduled for Friday August 21, 2015 at Sunnybrook Golf Course. The cost is \$65.00 per golfer and you can call the office and we will send you the registration form.

The second event is the Annual Las Vegas Conference being held at the Monte Carlo Resort and



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*Madison Heights Police Dept.*

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## VICE PRESIDENT *(continued from page 6)*

Casino. The dates are September 21-25, 2015. If interested in getting a package deal you can give Debbie Ruemenapp a call at Expedia Cruise Ship center @ (586) 739-4444 to make arrangements. If you are just looking for room reservations she can also help you out with obtaining our room rate, so give her a call.

Just a reminder that both the golf outing and the Las Vegas conference do not use any Association funds, they are funded by golf ticket sales and clothing sales. So if you are looking for something to do this summer, see some old friends or just have a good time think about attending any of these events.

As I wrap this up I want to thank everyone again who voted for me and gave me the opportunity to represent you on the Police & Fire Pension Board. I hope to have the chance to see some of you over the summer at one of our events or as always if you have any questions or concerns please give me a call at the office.

Take care and enjoy the summer.

## Procedure to Obtain Retired Detroit Police Photo Identification Cards

### To obtain an ID card in person:

- Public Safety Headquarters  
1301 Third Street, Detroit, MI 48226-2503.
- Go to Central Photo for a digital picture  
*(located on the 3rd floor of Public Safety Headquarters)*  
You will be directed to the 6th floor to Detroit Police Personnel to complete process.
- Bring old DPD ID Card and Driver's License -They will keep your old ID card.

For further information call (313) 596-2810



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## REMEMBRANCE AND THANK YOU

The following supporters, their names and in names of their loved ones, have contributed most generously to our Legal, Appreciation and P.A.C. Funds. Your continued support of our Association is the encouragement we need and reflects your recognition of the Association's efforts in your behalf.

### Legal (Donation)

#### In memory of

Braddock, Mary & Gary *in memory of*  
*Cliff Ryan & Lt. Robert Braddock*

Chakan, Sharron *in memory of*  
*John Chakan*

Chakan, Sharron *in memory of*  
*John Chakan*

Cook, Robert & Anna *in memory of*  
*Lt. Mike Kokocinski (DFD)*

Cooney, Ed & Betty *in memory of*  
*Jack Devoy & William Walker*

Dawe, Wesley & Arlene *in memory of*  
*Det. Sgt. Lloyd Eagle*

Dipaola, Norma *in memory of*  
*Ron Dipaola*

Felisiak, Loraine *in memory of*  
*Edwin Felisia*

Gale, Ed *in memory of William B. Smith*

Guerrini, Ralph *in memory of*  
*June Guerrini*

Hall, Mike & Klyoko *in memory of*  
*Dave Siebert & Dennis Baaki*

Hay, Nancee *in memory of*  
*Lt. Gordon Hay DFD*

Henningsen, Geri *in memory of*  
*Gerry Henningsen*

Olsen, Anna *in memory of*  
*Sgt. William Olsen*

Pathe, Ann *in memory of Eugene Pathe*

Rossler, Tom & Kathryn *in memory of*  
*Barbara Rossler*

Saski, Mike & Justine *in memory of*  
*Randy Richardson & David Jakeway Sr.*

Smolka, Ron & Carol *in memory of*  
*Sal Dimeglio & Tony Fecht*

Vanleen, Richard *in memory of*  
*Foster (Skip) Fitzpatrick*

Veneri, Neil & Carmela *in memory of*  
*Lloyd Eagle*

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Bar, Tim

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Morawa, Dennis & Barbara

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O'Dea, Terry & Catherine

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Panackia, Ed & Connie

Paruszkiewicz, Lawrence

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Ploe, Edward

Quirk, Ed & Noreen

Retired Detroit Police Fire Club, FL

Rick, Irons - IOS Bowling League

Russell, Ken & Jo

Russell, Ken & Jo

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Sefton, Larry

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Skomra, Dan & Dolores

Stallsmith, Graham & Joan

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Talley, Barbara

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Wagner, Loren & Shirley

Wagner, Loren & Shirley

Walcheck, Richard & Suzanne

Weir, Charles

Westside Silver Ladies

Whitty, John & Paula

Wojnar, Frank & Doris

Wojtas, Carl & Diane

Wojtas, Joe

Yarbrough, Brenda

### PAC (Donation)

#### In memory of

Damm, David & Dorothy *in memory of*  
*Rue Dewaelsche*

Jackson, Gordie & Nancy *in memory of*  
*Lt. Widman Jackson*

Pioch, Clay *in memory of Larry Nevers &*  
*Reggie Marlatt*

Renaud, John *in memory of Larry Nevers*  
*& Reggie Marlatt*

### PAC (Donation)

Winkler, Frank & Susan

## "38 Years a Detroit Firefighters Story"

This is a story of my 38 years as a Detroit Firefighter and is available at Amazon, Barnes and Noble and the Detroit Firemen's Fund Office. I would be honored to share my story with you and who knows, you may see yourself in this story too!

Thanks a million,

Bob Dombrowski





# LOOKING FOR GUIDANCE?

**“Do I *have* to keep my current health insurance plan?”**

**“What are my other health insurance options?”**

**“Where do I go from here?”**

Does this sound like you? If so, you are *not* alone. As an Insurance Advisor, I have helped many other retired police officers, firefighters and their families explore better options for their insurance coverage.

*“This guy really knows healthcare and they believe in honesty and education for their clients. Medicare decisions can be difficult to make without help, but Paul provides the expertise and premier customer service needed to make it easier.”*

**Bob Haig**

Retired Detroit Firefighter

*“When working with Paul about my options, he was very knowledgeable and knew my situation. He was able to point me in the direction I needed to go to get the best insurance coverage possible. I am extremely satisfied with my decision.”*

**John Storm**

Former President of the RDPFFA and DPLSA

I know why you're angry, and you have *every right* to be. As the son of Steve Parsell, a dedicated lifetime fireman, I spent my childhood seeing my dad as a hero. I often heard sirens and wondered if maybe a night might come when he would not make it home.

As President of the D.P.O.A., my grandfather, Carl Parsell fought tooth and nail for the benefits you deserved for over 30 years. And just like that...the city that you all risked everything for tossed you out in the cold. The ugly truth is this: many of the plans you are being offered can be the **WORST** possible options, and are being pushed by the same folks who played a role in choosing them for you.

As an Insurance Advisor for Senior Benefits Group, I've helped hundreds of police officers, firefighters, and their families with their health insurance options since last fall. The savings we have been able to witness are nothing short of astonishing.

Please allow me to assist you with a plan analysis this year. With over 50 carriers and products at our disposal, I can personally assure you of savings regardless of your age, health, or budget.

You can contact my office at **855-724-7500**, or e-mail me at [paulp@benefits4seniors.com](mailto:paulp@benefits4seniors.com) to schedule a free consultation.

[www.sbgra.com](http://www.sbgra.com)

---

# Members Letters

Here's something for the Legal Fund. Thank you so much for your hard working our pensions. I'll be sending more in the future.

William Brandimore  
(DPD Retired)  
Wausau, WI

In Memory of Sal Dimeglio & Tony Fecht. Thanks for all of your work for us retirees. What would we do without you? You guys are the Greatest.

Ron Smolka  
Livonia, MI

Just a small donation in memory of Fire Lt. Mike Kokocinski. And a reminder, when working on the Healthcare- it's not the small Bills that hurt, it's those that cost thousands that can you in a hurry.

Robert Cook  
(Ret. FEO Eng. 35 1972)  
Henderson, NV

Thank you for fighting for us and never giving up. Enclosed is our check to help with legal fees.

Thomas & Brenda Krantz  
College Grove, TN

To my Friends in the Trenches; Please use this check it will serve your efforts best. In memory of Wm. B. Smith. God bless and keep you all close to him as you move forward together.

Sgt. Edward Gale (DPD)  
Fort Myers, FL

Enclosed is a check for a legal donation. Thank you for all the hard work you have done to save our pensions.

Ray & Helen Angeluski  
Bad Axe, MI

The enclosed check is a token of our gratitude and thanks for your efforts on our behalf over these many months. Suffice to say it has all been greatly appreciated.

Meta Bateson  
(Secretary Westside Silver Ladies)  
Westland, MI

Thank you for your dedication and hard work. Enclosed is a check for the Legal Fund, in memory of Jack Devoy & William Walker.

Ed & Betty Cooney  
Rochester, MI

Dear Retirees Association: I enclose this check in memory of my husband, Gerry Henningsen our three dearest friends, Jim Carter, Bill Fumerola and A. Gordon Hay. Without the extreme hard work of the Retirees Officers, I'd hate to think of where some of us widows would be. Thank You.

Geri Henningsen  
Plymouth, MI

Thanks for all your hard work. Enclosed is a check to help with the legal expenses. So glad the members had the foresight to form this organization. United we stand.

Dan & Greta Jablonski (Jabo)  
Gibraltar, MI

RDPFFA, for all you do for all of us, we thank you. Please accept this check in memory of partner and friend; Lloyd Eagle.

Neil Veneri  
Chesterfield, MI

Dear Officers & Members, Thanks for all that has been done & I hope everyone will continue to keep supporting our endeavors by continuing to financially support our causes. We must always have our guard up with funds to defend whatever may come up in the future.

Thank you again.

Joe Wojtas (Ret DPD Sgt.)  
Warren, MI

I'm enclosing a check to be used for the legal fund in memory of Sgt. William Olsen. Thank you for all you do for us.

Anna Olsen  
Vancouver, WA

This is a token for your past efforts and ongoing vigilance. We cannot let down and all of us that have benefited, must continue to support this organization. Thanks

Den & Mag Barton  
Caseville, MI

Please use this check where it will do the most good. It is in memory of my husband Lt. Gordon Hay DFD, our friend Sgt. Gerry Henningsen DPD, his one-time partner, Paul Frantti and Bill Schmidt. Your accomplishments during this distressful and disruptive time have been outstanding. Thank You!!

Nancee J. Hay  
Indialantic, FL

*(continued on page 11)*

# Members Letters cont.

Please find enclosed a check donated for the Legal Fund, from the members of the Retired Detroit Police and Fire Club of Florida. We appreciate all the hard work and effort that you have put forth for the good of all the retirees and their families. Thanks again.

Retired Detroit Police  
and Fire Club of Florida

Check for \$270 is from 50/50 drawing at I.O.S. Bowling League. President Lenny Mistretta, V.P. Dave Kopec, Sec/Trea Rick Irons. I know the Legal bills haven't gone away, so put this toward them. Keep up the good work.

Rick Irons / Clinton Twp., MI

I'm really thankful for all you do for us. Enclosed find a check for the Legal Fund in the bankruptcy case, in memory of my husband "Edwin Felisiak" who passed away (43) years ago. God Bless;

Loraine Felisiak and family  
Warren, MI

Hey guys! I can't believe \$3 a month would cover much of the legal expenses with all of what's been going on. Thanks for your hard work.

Thurman Page / Oak Park, MI

## DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

Communications vary whether member was Police, Fire, or Sergeant and above. If you are Police make your first call to the Detroit Police Benefit & Protective Association, (313) 870-9301. Followed by either a call to the Detroit Police Officer Association, (313) 567-8770, or the Lieutenants & Sergeants (313) 961-5699, which ever applies.

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 or 1 (800) 339-8344 and Human Resources (313) 224-4809 or 1 (888) 288-2684 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 628-0099, Detroit Fire Mutual Fund, (313) 962-4595, and the Detroit Pension Bureau, (313) 224-3362 or 1 (800) 339-8344.

The above agencies will assist you with the notification process. It would be a good idea to put this information with your secured legal documents or some other obvious place where your survivors can locate it.

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## Retired Detroit Police & Fire Fighters Association Catalog Order Form

Item	Description	Price	Circle One If Applicable	Number of Items Ordered	Total \$ Amount Included
T-Shirt	RDPFFA Police Badge (Blue or Grey)	\$18.00	M - L - XL - *XXL		
T-Shirt	RDPFFA Fire Cross (Blue or Grey)	\$18.00	M - L - XL - *XXL		
T-Shirt	Detroit Police Retired (Blue or Grey)	\$18.00	M - L - XL - *XXL		
T-Shirt	Detroit Fire Retired (Blue or Grey)	\$18.00	M - L - XL - *XXL		
Golf Shirt	Detroit Police Retired (Navy w/Golf trim)	\$28.00	M - L - XL - *XXL		
Golf Shirt	Detroit Fire Retired (Navy w/Red trim)	\$28.00	M - L - XL - *XXL		
Golf / Baseball Cap	Retired Association	\$17.00	Fits "All"		
Golf / Baseball Cap	Retired Police	\$17.00	Fits "All"		
Golf / Baseball Cap	Retired Fire	\$17.00	Fits "All"		
Money Clip	Gold Police Lieutenant	\$20.00			
Money Clip	Police Sergeant	\$20.00			
Money Clip	New P.O. Badge	\$20.00			
Money Clip	Old P.O. Badge	\$20.00			
Money Clip	Fire Maltese Cross	\$20.00			
Denim Shirt	Detroit Police Retired (w/Gold trim)	\$28.00	M - L - XL - *XXL		
Denim Shirt	Detroit Fire Retired (w/Red trim)	\$28.00	M - L - XL - *XXL		
Wind Shirt	RDPFFA Police Badge	\$45.00	M - L - XL - *XXL		
Wind Shirt	RDPFFA Fire Medalion	\$45.00	M - L - XL - *XXL		
Wind Shirt	Detroit Police Retired (w/Gold trim)	\$45.00	M - L - XL - *XXL		
Wind Shirt	Detroit Fire Retired (w/Red trim)	\$45.00	M - L - XL - *XXL		
Coffee Mug	Choice of Badge	\$15.00	Lt., Sgt., P.O., Fire		
Travel Mug	Choice of Badge	\$15.00	Lt., Sgt., P.O., Fire		

\*\* Name

\*\* Address

\*\* City

\*\* State

\*\*Zip

\*\* Phone

\*\* e-mail address

\*All XXL Items - add \$2.00 to each item

All above prices include shipping

Make check or Money Order payable to: PFF Educational Fund and mail it along with this form to:

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## Silver Ladies



Carol Curley

Summer is here. I like it!

This past March 11, the Silver Ladies celebrated their 23rd anniversary! Carol Bender, Marilyn Golubosky, Annette Emke and C. Curley worked on prizes, table decors and flowers. Marcy Rolf and Judy Wagner brought in our cake. Barb Talley, Marie Johnson and Wilma Fulton were some of the original staring members. They can tell many stories of the colorful history and adventures they shared with all the joining members that followed them thru the years. They need to write a book! Even the name was in honor of our police officer and fire fighter husbands: as written (1995) by our late poet Helen Malkowski:

“Once you wore a silver badge,  
On a uniform of blue.  
“Silver Ladies” now we’re called,  
In memory of you”.

Our Christmas dinner this past December was beautiful thanks to the efforts of Dalphine Marciniak, Irene Brooks, Carol Bender and others who added to the

celebration.

Reality entered this year as we have lost members: Ann Waldis in February; Louise Zygmuntowicz in February and Wilma Brown in March. Our hearts have been injured in different ways but our memories are cherished for having known the friendship of these women of inspiration and wisdom.

The different Presidents, Treasurers Writers and Volunteers through the years have earned respect and gratitude for their labor and time they have generously given to make Silver Ladies a success. Thank you again to our current President, Marcy Rolf; Treasurer, Judy Wagner; Barb Talley, address sheets and Marie Johnson, Correspondent.

We have membership dues in June and our summer “picnic” in July.

Marilyn Defour visited our May meeting and has interest in joining us!

We all need to understand the healthcare and pension change, to help some of our Silver Ladies attend the men’s meeting every month and discuss what they have learned at our monthly meeting. We can also read the Unity and call the RDPFFA Hotline 1 (888) 596-2508.

Call President, Marcy Rolf, (586) 465-9815 to join us.

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## IN MEMORIAM

Once again, we call the roll and acknowledge those friends and associates who have left us since our last publication. It is hard to let go of good friends but it is easy to remember the good times we shared and realize that now they rest in peace.

### *February 2015*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Davis, Frederick Jr.	Sgt.	Police	9-13-71	12-17-04	2-28-15
Roszkowski, Paul	Sgt.	Police	8-3-53	7-31-79	2-21-15

### *March 2015*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Boles, John	P.O.	Police	3-16-70	4-4-95	3-23-15
Dixon, Carl	Sgt.	Police	12-19-77	6-27-09	3-3-15
Glenn, Levie	P.O.	Police	7-14-86	11-20-12	3-4-15
Hendrickson, James	P.O.	Police	11-6-72	10-30-97	3-23-15
Himes, Robert	P.O.	Police	2-13-50	6-18-75	3-10-15
Kostera, Robert	P.O.	Police	10-12-70	10-30-95	3-16-15
Schmidt, Kenneth	Inv.	Police	5-18-70	7-11-01	3-30-15
Simmons, Olivia	Sgt.	Police	3-24-75	10-18-96	3-18-15
Stafford, Barbara	P.O.	Police	3-27-78	1-24-06	3-1-15
Tines, James	Lt.	Police	8-3-53	11-14-78	3-23-15
Wells, Kenneth	P.O.	Police	4-9-56	4-9-81	3-15-15
Wendolowski, Dennis	P.O.	Police	10-9-72	3-30-85	3-22-15
Wood, John W.	Sgt.	Police	6-18-51	2-2-78	3-10-15
Brown, Norman Jr.	Lt.	Fire	10-30-72	7-5-00	3-28-15
Kaczorowski, Michael	Capt.	Fire	7-7-52	2-12-83	3-26-15
Rickerman, Jack	Lt.	Fire	11-24-47	11-26-72	3-31-15
Tatum, Van T.	Chief	Fire	9-2-69	3-26-91	3-22-15

### *April 2015*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Allegrina, Robert	P.O.	Police	4-27-64	7-7-89	4-3-15
Bobowski, Walter	Sgt.	Police	9-12-49	4-14-76	4-26-15
Byrd, Cornelius	Lt.	Police	4-17-80	5-13-06	4-28-15
DiPaula, Ronald	P.O.	Police	2-25-57	7-25-89	4-3-15
Eagle, Lloyd	Sgt.	Police	7-9-56	7-15-81	4-22-15
Evans, Richard	P.O.	Police	2-10-63	2-11-88	4-18-15
Kula, Joseph	P.O.	Police	7-8-57	1-3-90	4-20-15
Kuwalek, Larry	P.O.	Police	9-26-66	3-28-92	4-19-15
Lademan, Raymond	Sgt.	Police	6-6-55	1-20-82	4-4-15
Lemons, Wayne	P.O.	Police	9-29-69	10-18-91	4-15-15
Lentz, Roy	P.O.	Police	8-5-46	8-5-71	4-18-15
Neely, Gary	P.O.	Police	2-15-71	9-21-83	4-23-15
Patrell, Joseph	Lt.	Police	4-11-49	8-27-76	4-20-15
Rahaman, Jose	Inv.	Police	1-20-82	4-10-98	4-3-15
Ross, Raymond	Lt.	Police	4-8-68	8-26-93	4-18-15
Sandlin, Wayne	P.O.	Police	9-20-71	11-8-91	4-11-15



## **April 2015** (continued)

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Sapiel, Edward	Sgt.	Police	7-18-55	7-19-89	4-17-15
Smith, Earl	Sgt.	Police	9-14-70	9-17-02	4-15-15
Carpenter, Mark	Lt.	Fire	1-4-66	1-29-92	4-10-15
Cicchelli, Luigi	Bt. Chief	Fire	5-19-47	7-1-86	4-21-15
Finazzo, Salvatore	Dep.Chief	Fire	7-7-52	12-19-90	4-11-15
Glaeser, Frederick	Lt.	Fire	3-5-51	7-12-76	4-9-15
Johnson, Philip A.	FEO	Fire	3-12-73	10-3-92	4-25-15
Pike, Leroy	Lt.	Fire	10-2-50	7-24-76	4-25-15
Tonti, Ronny	Capt.	Fire	5-4-70	8-4-02	4-13-15
Wiedmaier, Robert	Sgt.	Fire	3-31-53	6-6-77	4-9-15

## **May 2015**

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Bryant, Roy	P.O.	Police	1-3-49	4-1-75	5-2-15
Chalmers, Donald	Insp.	Police	10-12-70	9-15-03	5-26-15
Dinco, Richard	Lt.	Police	1-2-72	1-7-99	5-15-15
Gammicchia, Salvatore	P.O.	Police	5-7-55	7-31-89	5-24-15
Hatfield, Robert	P.O.	Police	9-27-48	9-28-73	5-8-15
Hehn, Alice	Insp.	Police	1-11-54	1-11-79	5-29-15
Hoffman, John	P.O.	Police	4-19-48	9-16-73	5-12-15
Lazarowicz, Gerald	P.O.	Police	6-11-73	2-23-85	5-3-15
Les, Terrance	P.O.	Police	11-1-63	6-17-76	5-5-15
Mangum, Eugene	Lt.	Police	1-17-49	9-1-74	5-17-15
Matelic-Tanguay, Patrice	P.O.	Police	5-21-94	2-29-08	5-1-15
Reedy, Donald	P.O.	Police	1-15-68	1-3-07	5-19-15
Rossi, Robert	Lt.	Police	9-24-56	9-4-83	5-24-15
Shearrer, Gerald	Sgt.	Police	11-27-67	11-25-77	5-18-15
Simon, Gerard	Cmdr.	Police	6-9-75	7-7-07	5-14-15
Smylie, Robert	P.O.	Police	11-7-47	11-17-72	5-11-15
Hynes, John	Lt.	Fire	9-12-55	2-20-81	5-15-15
Dibble, Donald	SPFI	Fire	10-26-54	7-6-83	5-9-15
Bielaczyc, Casimer	FEO	Fire	1-17-49	7-1-74	5-7-15
McKeon, William	Insp.	Fire	1-7-46	2-5-71	5-6-15

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## P & F RHC TRUST/VEBA

I want to take a moment to introduce myself, as a retired police officer, in August 1997. I've served on the RDPFFA Board as Trustee for 2 years and just recently appointed to the VEBA. Since that appointment, I've been in attendance for the two scheduled meeting of the VEBA Board for the month of May. I want to be as forthright as possible to admit that there is a lot to learn, and to catch up on since the current and previous members have been meeting and discussing the plan since late last year.

After some discussions with RDPFFA President Don Taylor I've taken it upon myself to write several meeting update reports, as well as forward information regarding an informational meeting scheduled for June 10th. I hope you've all received them, and more importantly found them informational and topical. I've also responded to numerous questions and accepted many expressions of gratitude for my appointment and method of passing along vital information. If you have not received them, I would suggest a brief call to the RDPFFA office (586) 795-1734 to verify your email address. The updates have been titled 'P & F RHC TRUST UPDATE', if you saw this in your mailbox and thought it was spam, it's not!

What I do admire is the courage of the RDPFFA Board, led by President Don Taylor to pursue issues, and make change when necessary, that are important to the entire membership, whether local or at the state level. I'm also proud to serve on the P & F RHC Trust under the leadership of Greg Trozak (RDPFFA Vice-President) as Chairman. Greg has the ability to keep the entire committee focused on the plan, it's assets and proposals made for the memberships future.

In closing I will continue to represent the membership on the Trust to the best of my ability, and continue to generate information regarding the plan to be sent by email to our membership. Remain firm in your resolve for the future, and I agree with Greg, as he's reported at the last several General Membership meetings, there are no scheduled changes to your existing coverage at this time, so be patient and wait for additional information in the near future.

Sincerely,

Chet Opolski

chetrdpffa@hotmail.com

RDPFFA Board Trustee/P & F RHC Trust Trustee

## RDPFFA 24<sup>TH</sup> ANNUAL GOLF OUTING FOR RDPFFA MEMBERS & GUESTS

**Friday, August 21, 2015**

**9:00 a.m. (Shot Gun Start)**

### **Location:**

Sunnybrook Golf 7191 East 17 Mile Road  
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- 18 holes of golf with golf cart
- Breakfast (continental style)  
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Golfers must register individually before 8:30 a.m. to receive tee and cart assignments. SCRAMBLE format with Shotgun start will promptly begin at 9:00 a. m. Please return score cards after 18 holes of golf. No refunds for "no" shows

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Send to: RDPFFA  
2525 East Fourteen Mile  
Sterling Heights, Michigan 48310

Each golfer must complete a registration form available at the RDPFFA office or please call (586) 795-1734 to request one to be sent to you either by mail or send an email to [rdpffa@hotmail.com](mailto:rdpffa@hotmail.com) with the words '24th Annual Golf Outing Registration Form' in the subject line. We will send back a printable PDF Registration Form.

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# Westside Silver Ladies

*Geri Henningsen*

Once again, our group has suffered the loss of three very active members. This article is dedicated in memory of Betty Cavin, Dolores Smith and Gayne Zell. All were loved and all will be greatly missed. I would like to offer condolences to Nancy Schmidt and family on the death of her husband, Bill who was President of the Retired Detroit Police & Fire Club of Florida. I'm glad we got to talk, Nancy.

Suddenly, our membership is dwindling rather rapidly. We do invite all widows of Detroit Police or Fire who are associate members of the RDPFFA to join us. We have much in common. Please consider becoming a part of our family. Eastsiders can join at Filippa's the first Tuesday of the month and the Westsiders can join at Archie's the second Tuesday of the month or call me for more information. My number is at the bottom of this article.

"Thinking of You" wishes go out to Elmira Affelt, Shirley Brandt, Nancee Hay and Theresa Kelley.

Thank you Dolores Linn for all the calls you make on behalf of our group and to Jo Moranty for selling our raffle tickets every month. Our January 50/50 winner was Hilma Clifford, February winner was Theresa Zalewski and our March winner was Marilyn Noseworthy, April winner was Hilma Clifford.

**BIRTHDAY WISHES** to Irene Melady (4/20), Marilyn Noseworthy (4/24), Ginny Kaltenbach (5/1), Geri Henningsen (5/4), Theresa Zalewski (5/7), Marie McCarthy (5/12), Fran Murphy (5/17), and Elaine Wallace (5/18) and Shirley Brandt (7/27).

HAVE YOU PAID YOUR 2015 DUES, YET? They became due in March and they are still only \$12 a year. Please send them to Meta Bateson, 1291 Shoemaker, Westland, MI 48185.

THINK ABOUT IL. "Anybody can observe the Sabbath but making it holy takes the rest of the week". Alice Walker.

Let's meet at Archie's,  
Geri Henningsen, (734) 335-6778.

## Note: FROM YOUR TRUSTEES

As you are well aware of the cost to your Association has been \$700,000+ in legal and professional fees for the bankruptcy. While taking a hit on our finances we still maintain a good balance. This has been due to the generous contributions of our members who have donated to the legal fund. We have had small donations and large donations; one time donations and repeat donations. These donations have been made by the members while continuing to pay the very low \$36 in annual dues.

While \$36 is a drop in the bucket to some, to others it is a significant amount, especially for those whose pensions are dependent on pay raises. For these and all our members we are very grateful. Again thank you for subsidizing the approximate 1,000 retirees who don't belong and don't give their fair share.

Putting that aside, the purpose of this short article besides thanking our members is to strongly suggest that when making a donation put it in memory of a particular officer/firefighter killed in the line of duty, a partner, a respected member of the Department, a member of your squad, shift, unit, etc. We are sure that every member out there, both active and associate, have certain police officers or firefighters they would like remembered. If you look at the donations in the Unity, it takes a little more space when we put IN MEMORY OF. But, that is the purpose of the RDPFFA, "To promote a spirit of good fellowship and a closer personal relationship among Members and their families." We are sure that family members seeing their loved one in the "Memory of" will certainly appreciate it.

Let's remember the quote: LEST WE FORGET.

# Deconstructing the S&P 500:

## How 36 Stocks Gave You 55% of the S&P's Return in 2014

Leon C. LaBrecque, JD, CPA, CFP®, CFA

LJPR, LLC

Like a lot of investors, I watched the S&P 500 Index do very well in 2014, especially compared to holdings in small caps, international, and emerging markets. We own the S&P 500 index as a holding and I'm happy about that. However, I couldn't help wonder how the S&P did so well. The pundits were decrying the death of active management, and new records on the S&P fell daily as the rest of logical investments sat relatively idle. So, I worked out a trusty spreadsheet with help from friends at Highland Capital, and deconstructed how the S&P did. The results are startling: 36 stocks out of 500 provided over 55% of the total return.

Knowing what the S&P 500 is made up of is important. Essentially, it is an index of 500 stocks selected by the S&P US Index Committee. It's not—contrary to popular belief—the 500 biggest US stocks. The S&P 500 is based on market capitalization, so a big company occupies a much larger portion. Apple, for example, is one stock out of 500, or 0.2% of the total number of stocks, but it is 3.25% of the weight of the index. Apple's return has a very big effect on the overall S&P return (more on this in a minute). WPX Energy is another stock in the S&P 500, but makes up only 0.0058% of the Index. The bigger the company, the more it affects the index and, subsequently, how it performs. Southwest Airlines was the best performing stock in the S&P 500 last year (low oil prices helped, and I suppose they save big on meals), but its only 0.11% of weight of the S&P, so its 126% return only added .73% to the S&P's total return.

Now for the deconstruction:

- The top 36 stocks in the S&P 500 provided over 55% of the total return of the S&P for 2014.
- The top 5 stocks (Apple, Microsoft, Berkshire Hathaway, Intel and Wells Fargo) contributed almost 20% of the total return of the index.
- Apple by itself contributed 8% of the total index return for 2014, while Exxon contributed a negative 1.17%. Apple contributed almost a third of the total amount from all technology stocks.
- 35% of the stocks made all of the return for the year.
- Real estate is only about 2% of the S&P 500, but provided 4.25% of the total return.
- Energy was an obvious drag.

What's the moral of the story? We all know that diversification is key, but this review should be enlightening.

You only needed 35% of the S&P 500 to get all of your return, but which 35%? It reminds me of a story attributed to John Maynard Keynes, who was asked how many stocks you needed to own. His response was "One". The interviewer then asked "Which one"? Keynes replied, "The one that makes the most money." The interviewer then asked, "How do I find that one?" Keynes' famous response: "Wish I knew!" So for 2014, you may have loved Apple, but you were really happy with Southwest Airlines (+126.3%). You were probably unhappy with Transocean (-59.9%). But if you owned the whole basket, you owned them all. It's the concept of diversification: have parts of the whole world, and enough to make sure you own the winners.

**Disclaimer:** The views expressed represent the opinion of LJPR. The views are subject to change and are not intended as a forecast or guarantee of future results. This material is for informational purposes only. Stated information is derived from proprietary and nonproprietary sources that have not been independently verified for accuracy or completeness. While LJPR believes the information to be accurate and reliable, we do not claim or have responsibility for its completeness, accuracy, or reliability. Statements of future expectations, estimates, projections, and other forward-looking statements are based on available information and LJPR's view as of the time of these statements. Accordingly, such statements are inherently speculative as they are based on assumptions that may involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those expressed or implied in such statements.



## Snowbirds

Dan Zemaitis

Greetings:

I really don't have any news from up north other than how bad the weather has been.

So, since the Unity is going to come out quarterly – Spring, Summer, Fall and Winter. I need to get the dates of planned events out ahead of time.

Our first meeting of 2015 will be on May 17th at 1:00 p.m. at B.J's Restaurant on Center Street (old 27) in Gaylord because of Mother's Day. June 14th will be the next Snowbirds Meeting. June 22nd is the RDPFFA picnic followed by the membership meeting on June 23rd, in Frankenmuth, last year we had 30 Snowbirds attend. August 9th, will be our picnic and meeting at 12 noon in Glennie in the park behind the school. September 11 and 12th, will be our Mackinac Island outing w/2 nights at the Best Western Lakeview including a dinner and 2 breakfasts in St. Ignace, then out meeting back in Gaylord on the 13th.

We need to send get well wishes and prayers to Harry Rudeen and Ted Farquhar who moved into assist-

ed living.

On a sad note, long time member Ken Wells has passed away. Our sincere condolences go out to Sylvia and their family.

**February Birthdays:** John Pietrangelo, Barb Whiting, Gerald Tibaldi, Pauline Zazula, J.C. Genther and Dorothy Peters.

**March Birthdays:** Phyllis Wagner, Richard Vanleen, Violet Prater, Elizabeth Dewaelsche, George Perry, Cornelius Reyst and Jerry Rozanski.

**April Birthdays:** Georgette Gekiere, Maryann Ponik, Mike Kniaz, Mary Stano and Pat Shaheen.

**May Birthdays:** Marsha Dreslinski, Moe Gekire and Doris Shumaker.

**May Anniversary's:** Ted and Maryann Ponik, Jerry and Evelyn Brehm and Bernie and Robin Mueller. Congratulations and Best wishes to all. I probably missed a few since I left my list in Michigan.

Jey and I will be back in Michigan for My meeting and are looking forward to seeing our Snowbird friends.

Take care, God Bless and please continue to support the RDPFFA anyway you can.

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## RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

*Nancy Schmidt*

It's May and we are in the 90's already and our Snowbirds have headed North. We had our last meeting on April 12th and will not meet again until Oct. 4th, and a very busy meeting it was. Bill Peplinski held an election and we elected Don Rem as our new President, welcome aboard Don. A big thank you to our VP Don McDonald and also Marv Kammer for stepping in until this election.

We have lost some members recently, Bill Rushing in Alaska, Clifford Ryan and Tom Christie. Our thoughts and prayers are with their families.

We would like to send get well wishes to Bill Larsen, Ken Hedeon, Jim Bateson, Harry Ramsay and Nancee Hay. Birthday's lately were Maija Goosen, Marv Kammer, Nedra Miller, and yes of course George Washington, (you know who you are), and I think I do to. Celebrating Anniversaries over the last few months were Bill and Dolores Larsen and Jey and Dan Zemaitis. Some folks that I've had contact with lately have been, Ken Hedeon, Geri Henningsen, Nancee Hay, Jean Wiltse and Walter Rakicki in Mi. Great talking to you all.

For anyone who doesn't know we have changed our meeting place. We are now meeting at the Hillsborough County Library located at 619 Vondenburg, Brandon FL. 33511, off Parsons south of 60. We have had a few meeting meetings there now and have found it to be a very pleasant location. Thanks again to Jim Bateson, Ken Hedeon and my daughter Michelle Cooper for helping us with this arrangement. Let me know if you need directions in October.

With our off season coming, I hope you will keep me informed of any news that I can report, or just keep in touch. As you know you can reach me at 352-683-7924 or e-mail me at [njschmidt@gate.net](mailto:njschmidt@gate.net).

God bless our Cops out there on the streets and keep them safe.

Stay well, all.



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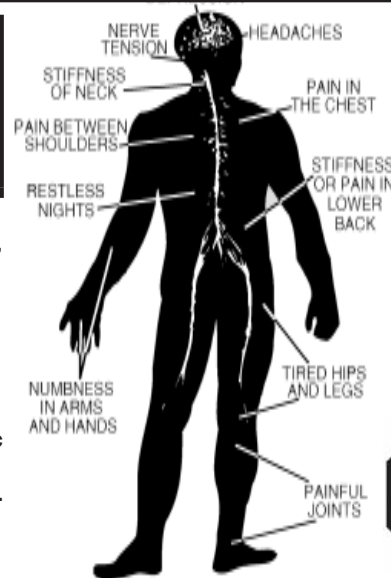
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### VITAMINS

According to the Seddon Harvard University study, Lutein and Zeaxanthin have been correlated to a 43% lower prevalence of Age-related Macular Degeneration (AMD). Lutein protects the retina by functioning as an antioxidant and by blocking harmful ultraviolet radiation that can damage the delicate macular tissue.

Antioxidants from Vitamin C, Vitamin E, Zinc, and Selenium have been shown to stabilize and prevent further progression of AMD. Patients who have already developed the disease are encouraged to take a vitamin with high doses of Lutein and antioxidants to minimize further loss of vision. Vitamin supplements designed specifically for the eye (MaxiVision) are available in our Optical Studio. Specific dietary components, particularly the carotenoids found in dark green leafy vegetables have shown great promise in reducing the incidence of AMD. Vitamin supplements are readily absorbed from the gastrointestinal tract resulting in increased blood serum levels and macular pigment density. Omega3 supplements available in purified fish oil enhance the beneficial effects of these vitamins. High concentration pharmaceutical-grade supplements are recommended for optimum effect. These supplements are also available in our optical studio.

### CATARACTS AND CUSTOM CHOICE IMPLANTS

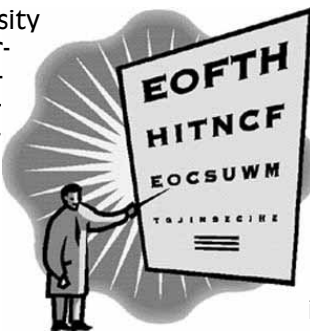
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With the latest advancements in laser-assisted surgery, multifocal and astigmatism correcting lens implant technology, we are able to offer even more dramatic vision changes to improve not only your distance vision, but also your intermediate and near vision, as well. It is quick and painless and almost always results in a dramatic improvement in vision for the patient. That's good news since cataracts are a normal part of the aging process!

The first step is to have a complete eye examination to determine what type of implant is right for you!

### GLAUCOMA TREATMENT

It is estimated that almost 50% of people who have glaucoma don't even know they have it because they have not had a comprehensive eye exam. The pressure in the eye is unusually elevated in patients with glaucoma, but there is no pain or visual loss until it is too late. Left untreated, vision gradually declines and eventual blindness will result.

Fortunately, glaucoma can be detected by your doctor during your comprehensive eye exam. Early treatment can prevent visual loss. Advances in treatment include new eye drops called prostaglandins and a revolutionary laser treatment called SLT. Using SLT to treat glaucoma, doctors can eliminate the need for eye drops in some cases! You have a higher than normal risk for glaucoma if you are African American, have a family history of glaucoma, or had an eye trauma. For more information, go to our website, or call for an appointment.



### LASER VISION CORRECTION

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The good news is that the LASIK procedure *may be* covered by U.S. Health and Life for current and retired Detroit Police and Fire Fighters.

### AGE-RELATED MACULAR DEGENERATION TREATMENT

Age-related macular degeneration (AMD) is a disease associated with aging that gradually destroys sharp, central vision. Central vision is needed for seeing objects clearly and for common daily tasks such as reading and driving. AMD affects the macula, the part of the eye that allows you to see fine detail. AMD causes no pain.

In some cases, AMD advances so slowly that people notice little change in their vision. In others, the disease progresses faster and may lead to a loss of vision in both eyes. AMD is a leading cause of vision loss in Americans 60 years of age and older.

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